

days to revise and extend their remarks and to include extraneous material on this measure.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from New York?

There was no objection.

Mr. TORRES of New York. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I rise today in strong support of H.R. 396, the Transit Security Grant Program Flexibility Act.

This legislation, as introduced by my colleague from New York (Mr. GARBARINO), seeks to make common-sense adjustments to a DHS grant program that helps keep my constituents safe.

H.R. 396 requires technical changes to the Transit Security Grant Program to allow grant funding to be used for backfill staffing when associated with security training and give transit authorities more time to expend grant funds on security improvements for public transportation systems or infrastructure.

Our transit systems are absolutely vital to daily travel and commerce. According to U.S. Census figures, 56 percent of all New Yorkers rely on public transportation. In New York City, over 5 million people depend on our trains and subways on a normal workday.

Under the TSGP, New York City's Metropolitan Transit Authority received about \$20 million in fiscal year 2020 to protect riders from acts of terrorism and other targeted violence.

H.R. 396 is informed by feedback from grantees about challenges with the program over the years, and it is intended to ensure that the Transit Security Grant Program remains current, and that funding reaches maximum impact.

Enactment of this bill will help improve a key DHS grant program and better secure our Nation's transportation infrastructure.

Madam Speaker, I urge my House colleagues to support this legislation, and I reserve the balance of my time.

Mr. GARBARINO. Madam Speaker, I yield myself such time as I may consume.

I rise today in strong support of my bill, H.R. 396, the Transit Security Grant Program Flexibility Act.

Whether it is bus systems, ferries, or passenger rail, the Transit Security Grant Program provides needed funds to transit agencies to protect critical surface transportation infrastructure and the traveling public from acts of terrorism.

Unfortunately, we have already witnessed multiple attacks across the globe: the 2005 bombing of the Tube in London, the 2016 metro station bombing in Brussels, and the 2017 New York Port Authority bombing.

With billions of riders using surface transportation annually, and limited security screening, it should come as no surprise that surface transportation has been and continues to be a terror

target. As such, we must ensure that first responders and transit agencies have the tools needed to secure our transit system.

The Transit Security Grant Program Flexibility Act seeks to address challenges associated with fluctuating periods of performance by codifying the period of performance at 36 months for the majority of eligible projects and extending it to 55 months for vital large-scale capital security projects. This ensures that these major projects can be successfully completed in the allotted time.

Additionally, while Transit Security Grant Program awards can be used to provide personnel with essential security training, recipients of awards are not currently permitted to use the grant program funds to pay for backfilling personnel attending such training. This may, in turn, inhibit some transit agencies from sending their staff to vital security training.

H.R. 396 will permit Transit Security Grant Program funds to be used for this purpose, consistent with other Homeland Security grant programs.

Given the evolving threat landscape, and the continued calls from extremist groups for lone-wolf attacks to target crowded areas, it is imperative that the Transit Security Grant Program provide flexible solutions for grant recipients in order to protect these soft targets and keep everyday commuters safe.

I am proud to continue the great work of former New York Members Dan Donovan and Peter King in introducing this important piece of legislation.

Madam Speaker, I urge all Members to join me in supporting H.R. 396, and I yield back the balance of my time.

Mr. TORRES of New York. Madam Speaker, New York City has the largest public transit system in the country, and New York City has the greatest vulnerability to terrorism.

I thank my colleague, Congressman GARBARINO, for his leadership in advocating for transportation systems across the country.

H.R. 396 is a measure that this country needs. I believe all of us in this body can agree that securing America's transit systems is critical to homeland security, and so too must we invest to make and keep it safe.

Enactment of H.R. 396 would bolster the security of what, in the view of my constituents, is about as critical as critical infrastructure gets and protect these systems and their riders against terrorist attacks and targeted violence.

Madam Speaker, I urge my colleagues to support H.R. 396, and I yield back the balance of my time.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from New York (Mr. TORRES) that the House suspend the rules and pass the bill, H.R. 396.

The question was taken.

The SPEAKER pro tempore. In the opinion of the Chair, two-thirds being in the affirmative, the ayes have it.

Mr. BIGGS. Madam Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3(s) of House Resolution 8, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this motion are postponed.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess for a period of less than 15 minutes.

Accordingly (at 3 o'clock and 13 minutes p.m.), the House stood in recess.

□ 1527

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Ms. TITUS) at 3 o'clock and 27 minutes p.m.

IMPROVING FHA SUPPORT FOR SMALL-DOLLAR MORTGAGES ACT OF 2021

Ms. PRESSLEY. Madam Speaker, I move to suspend the rules and pass the bill (H.R. 1532) to require a review of the effects of FHA mortgage insurance policies, practices, and products on small-dollar mortgage lending, and for other purposes.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 1532

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Improving FHA Support for Small-Dollar Mortgages Act of 2021".

SEC. 2. REVIEW OF FHA SMALL-DOLLAR MORTGAGE PRACTICES.

(a) CONGRESSIONAL FINDINGS.—The Congress finds that—

(1) affordable homeownership opportunities are being hindered due to the lack of financing available for home purchases under \$70,000;

(2) according to the Urban Institute, small-dollar mortgage loan applications in 2017 were denied by lenders at double the rate of denial for large mortgage loans, and this difference in denial rates cannot be fully explained by differences in the applicants' credit profiles;

(3) according to data compiled by Attom Data solutions, small-dollar mortgage originations have decreased 38 percent since 2009, while there has been a 65-percent increase in origination of mortgages for more than \$150,000;

(4) the FHA's mission is to serve credit-worthy borrowers who are underserved and, according to the Urban Institute, the FHA serves 24 percent of the overall market, but only 19 percent of the small-dollar mortgage market; and

(5) the causes behind these variations are not fully understood, but merit study that could assist in furthering the Department of Housing and Urban Development's mission, including meeting the housing needs of borrowers the program is designed to serve and reducing barriers to homeownership, while